

## Office of Administration

### Commissioner's Office

#### "Request for Preauthorization for Other Services"

Program: Alternatives to Abortion

Contractor: Nurses for Newborns

Subcontractor: N/A

Please enter below the information for each item/service to be purchased. List the date of purchase, item to be purchased, cost for the item, and the justification. Items must be approved before purchased/provided to be reimbursed.

Client Name:

Date Enrolled: 2/2/16

Proposed Purchase Date	Item	Total Cost (include formal estimate from provider of services)	Justification, include other sources of funding that have been attempted
2/2/16	Car Payment	\$259.78	Man is unable to work due to pregnancy. Lived family support.
AMOUNT TO BE REIMBURSED		\$259.78	

Please return to Alternatives to Abortion Program Manager, State of Missouri - Office of Administration, Commissioner's Office, State Capitol Building, Room, 125, Jefferson City, MO 65101. May be faxed to 573/751-1212 or emailed to [emily.kraft@oa.mo.gov](mailto:emily.kraft@oa.mo.gov) by the Contractor only!

Thank you.

Authorized person requesting purchase: VMJ

Approved for purchase: \_\_\_\_\_ Date \_\_\_\_\_

Purchase denied: \_\_\_\_\_ Date \_\_\_\_\_

Reason for denying purchase: \_\_\_\_\_

# ALTERNATIVES TO ABORTION PROGRAM

## Assistance Request



*This form is to be completed by an NFN Nurse ONLY and must be completed entirely for timely approval and submission.*

DATE: 3 / 1 / 17 CLIENT NAME: [REDACTED]

*The above named client is requesting assistance through NFN's ATA Program for the following:*

**Rent**

(if new request, a W-9 and Lease MUST accompany this form)

**Utility**

(if Ameren, provide account number and account holder's name; if Laclede, provide bill)

**Transportation**

(if new request, no additional information is needed; if repeat request for gas card ONLY, please provide receipts)

**Other**

(Pre-Authorization Request and documentation of the bill/invoice/etc. to be paid MUST accompany this form)

Landlord/Utility/Other NAME: America's Eagle Credit Union

BILL TOTAL: \$55.78 AMOUNT YOU ARE PAYING: \$ 0 AMOUNT REQUESTED: \$ 259.78

OTHER RESOURCES ATTEMPTED FOR ASSISTANCE (must list at least three):

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

Agency Representative: \_\_\_\_\_

Agency Representative: \_\_\_\_\_

Agency Representative: \_\_\_\_\_

*I understand this is a one-time payment. This assistance is intended to assist you in the delivery of a healthy baby or in keeping your child on target developmentally. I have completed a Budget Form and Individualized Pregnancy Continuation Plan (IPCP) with my nurse in order to ensure my ability to pay*

[REDACTED]

3/1/17

(date)

  
[REDACTED]  
(initials/nature)

3/1/17

(date)

IPCP Completed/Submitted: \_\_\_\_\_ (initial)

Budget Form Completed: \_\_\_\_\_ (initial)

Date Received: \_\_\_\_\_ Date Pledged/Submitted for Payment: \_\_\_\_\_

RETAIL INSTALLMENT SALE CONTRACT  
SIMPLE FINANCE CHARGE

Dealer Number mo393 Contract Number

Buyer Name and Address (Including County and Zip Code)	Co-Buyer Name and Address (Including County and Zip Code)	Seller-Creditor (Name and Address)
	N/A	PAUL CERAME AUTO GROUP 11400 NEW HALLS FERRY FLORISSANT, MO 63033

You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements in this contract. You agree to pay the Seller - Creditor (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-In-Lending Disclosures below are part of this contract.

New/Used	Year	Make and Model	Odometer	Vehicle Identification Number	Primary Use For Which Purchased
NEW	2015	FORD FOCUS	6		Personal, family, or household unless otherwise indicated below <input type="checkbox"/> business <input type="checkbox"/> agricultural

FEDERAL TRUTH-IN-LENDING DISCLOSURES					
ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price	
The cost of your credit as a yearly rate.  3.49 %	The dollar amount the credit will cost you.  \$ 2026.08	The amount of credit provided to you or on your behalf.  \$ 17457.42	The amount you will have paid after you have made all payments as scheduled.  \$ 19483.50	The total cost of your purchase on credit, including your down payment of  \$ 4234.08 is  \$ 23717.58	

## Your Payment Schedule Will Be:

Number of Payments	Amount of Payments	When Payments Are Due
75	259.78	Monthly beginning D7/14/2015
N/A	N/A	

Or As Follows:

N/A

Late Charge. If a payment is not received in full within 15 days after it is due, you will pay a late charge of 5% of the part of the payment that is late. If the payment due is \$25 or less, the maximum late charge will be \$5. Otherwise, the maximum charge will be \$25 and the minimum charge will be \$10.

Prepayment. If you pay off all your debt early, you will not have to pay a penalty.

Security Interest. You are giving a security interest in the vehicle being purchased.

Additional Information: See this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled date and security interest.

This provision applies only if the vehicle will be used for personal, family or household purposes.

Oral agreements or commitments to loan money, extend credit or to forbear from enforcing repayment of a debt including promises to extend or renew such debt are not enforceable. To protect you (borrower(s)) and us (creditor) from misunderstanding or disappointment, any agreements we reach covering such matters are contained in this writing, which is the complete and exclusive statement of the agreement between us, except as we may later agree in writing to modify it.

This provision applies only if the vehicle is used for business or agricultural purposes.

Oral or unexecuted agreements or commitments to loan money, extend credit or to forbear from enforcing repayment of a debt including promises to extend or renew such debt are not enforceable, regardless of the legal theory upon which it is based that is in any way related to the credit agreement. To protect you (borrower(s)) and us (creditor) from misunderstanding or disappointment, any agreements we reach covering such matters are contained in this writing, which is the complete and exclusive statement of the agreement between us, except as we may later agree in writing to modify it.

**NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.**

The preceding NOTICE applies only to goods or services obtained primarily for personal, family, or household use. In all other cases, Buyer will not assert against any subsequent holder or assignee of this contract any claims or defenses the Buyer (debtor) may have against the manufacturer of the vehicle or equipment obtained under this contract.

Buyer Signs

Co-Buyer Signs X N/A

ORIGINAL

## ITEMIZATION OF AMOUNT FINANCED

1 Cash Sale Price		\$ 21689.00
Vehide Cash Price (including \$ <u>N/A</u> sales tax)		\$ <u>N/A</u>
AN ADMINISTRATIVE FEE IS NOT AN OFFICIAL FEE AND IS NOT REQUIRED BY LAW BUT MAY BE CHARGE BY A DEALER. THIS ADMINISTRATIVE FEE MAY RESULT IN A PROFIT TO DEALER. NO PORTION OF THIS ADMINISTRATIVE FEE IS FOR THE DRAFTING, PREPARATION, OR COMPLETION OF DOCUMENTS OR THE PROVIDING OF LEGAL ADVICE. THIS NOTICE IS REQUIRED BY LAW.		
Other <u>N/A</u>		\$ <u>N/A</u>
Other <u>N/A</u>		\$ <u>N/A</u>
Other <u>N/A</u>		\$ <u>N/A</u>
Total Cash Sale Price		\$ 21689.00 (1)
2 Total Downpayment =		
Trade-In <u>2012 FORD FOCUS</u>	(Year)	(Make)
		(Model)
Gross Trade-In Allowance		\$ 9150.00
Less Pay Off Made By Seller		\$ 8165.92
Equals Net Trade In		\$ 984.08
+ Cash		\$ <u>N/A</u>
+ Other <b>REBATES</b>		\$ 3250.00
(If total downpayment is negative, enter "0" and see 4H below)		
3 Unpaid Balance of Cash Price (# minus 2)		\$ 4234.08 (2)
4 Other Charges Including Amounts Paid to Others on Your Behalf		\$ 17454.92 (3)
(Seller may keep part of these amounts):		
A Cost of Optional Credit Insurance		
Paid to Insurance Company or Companies.	S	N/A
Life	S	N/A
Disability	S	N/A
B Other Optional Insurance Paid to Insurance Company or Companies		S N/A
C Official Fees Paid to Government Agencies		S N/A
to N/A for N/A	S	N/A
to N/A for N/A	S	N/A
to N/A for N/A	S	N/A
D Optional Gap Contract		S N/A
E Government Taxes Not Included in Cash Price		S N/A
F Government License and/or Registration Fees		S N/A
G Government Certificate of Title Fees		S 2.50
H Other Charges (Seller must identify who is paid and describe purpose.)		
to N/A for Prior Credit or Lease Balance	S	0.00
to N/A for N/A	S	N/A
to N/A for N/A	S	N/A
to N/A for N/A	S	N/A
to N/A for N/A	S	N/A
to N/A for N/A	S	N/A
to N/A for N/A	S	N/A
to N/A for N/A	S	N/A
to N/A for N/A	S	N/A
to N/A for N/A	S	N/A
Total Other Charges and Amounts Paid to Others on Your Behalf	S	2.50 (4)
5 Amount Financed (3 + 4)		\$ 17457.42 (5)

OPTION:  You pay no finance charge if the Amount Financed, Item 5, is paid in full on or before N/A, Year N/A. SELLER'S INITIALS \_\_\_\_\_

OPTIONAL GAP CONTRACT. A gap contract (debt cancellation contract) is not required to obtain credit and will not be provided unless you sign below and agree to pay the extra charge. If you choose to buy a gap contract, the charge is shown in Item 4D of the Itemization of Amount Financed. See your gap contract for details on the terms and conditions it provides. It is a part of this contract.

Term N/A Mos. N/A Name of Gap Contract \_\_\_\_\_

I want to buy a gap contract.

Buyer Signs X \_\_\_\_\_

You have a right to cancel a gap contract within 15 days of buying it and receive a full refund or credit for the charge of the gap contract.

Buyer Signs \_\_\_\_\_

Co-Buyer Signs X N/A

Insurance. You may buy the physical damage insurance this contract requires from anyone you choose who is acceptable to you. You are not required to buy any other insurance to obtain credit.

If any insurance is checked below, policies or certificates from the named insurance companies will describe the terms and conditions.

Check the Insurance you want and sign below:

## Optional Credit Insurance

Credit Life:  Buyer  Co-Buyer  Both

Credit Disability:  Buyer  Co-Buyer  Both

Premium:

Credit Life \$ N/A

Credit Disability \$ N/A

Insurance Company Name N/A

Home Office Address N/A

Credit life insurance and credit disability insurance are not required to obtain credit. Your decision to buy or not buy credit life insurance and credit disability insurance will not be a factor in the credit approval process. They will not be provided unless you sign and agree to pay the extra cost. If you choose this insurance, the cost is shown in Item 4A of the Itemization of Amount Financed. Credit life insurance is based on your original payment schedule. This insurance may not pay all you owe on this contract if you make late payments. Credit disability insurance does not cover any increase in your payment or in the number of payments. Coverage for credit life insurance and credit disability insurance ends on the original due date for the last payment unless a different term for the insurance is shown below.

## Other Optional Insurance

N/A Type of Insurance N/A Term

Premium \$ N/A Insurance Company Name

N/A Home Office Address

N/A Type of Insurance N/A Term

Premium \$ N/A Insurance Company Name

N/A Home Office Address

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Premium \$ N/A Insurance Company Name

N/A Home Office Address

N/A Type of Insurance N/A Term

Premium \$ N/A Insurance Company Name

Other optional insurance is not required to obtain credit. Your decision to buy or not buy other optional insurance will not be a factor in the credit approval process. It will not be provided unless you sign and agree to pay the extra cost.

I want the insurance checked above.

X N/A Date

X N/A Date

You have a right to cancel credit insurance within 15 days of buying it and receive a full refund or credit for the credit insurance premium.

THIS INSURANCE DOES NOT INCLUDE

INSURANCE ON YOUR LIABILITY FOR

BODILY INJURY OR PROPERTY DAMAGE

CAUSED TO OTHERS.

## OTHER IMPORTANT AGREEMENTS

### 1. FINANCE CHARGE AND PAYMENTS

- a. How we will figure Finance Charge. We will figure the Finance Charge on a daily basis at the Annual Percentage Rate on the unpaid part of the Amount Financed.
- b. How we will apply payments. We may apply each payment to the earned and unpaid part of the Finance Charge, to the unpaid part of the Amount Financed and to other amounts you owe under this contract in any order we choose.
- c. How late payments or early payments change what you must pay. We based the Finance Charge, Total of Payments, and Total Sale Price shown on page 1 of this contract on the assumption that you will make every payment on the day it is due. Your Finance Charge, Total of Payments, and Total Sale Price will be more if you pay late and less if you pay early. Changes may take the form of a larger or smaller final payment or, at our option, more or fewer payments of the same amount as your scheduled payment with a smaller final payment. We will send you a notice telling you about these changes before the final scheduled payment is due.
- d. You may prepay. You may prepay all or part of the unpaid part of the Amount Financed at any time without penalty. If you do so, you must pay the earned and unpaid part of the Finance Charge and all other amounts due up to the date of your payment.

### 2. YOUR OTHER PROMISES TO US

- a. If the vehicle is damaged, destroyed, or missing. You agree to pay us all you owe under this contract even if the vehicle is damaged, destroyed, or missing.
- b. Using the vehicle. You agree not to remove the vehicle from the U.S. or Canada, or to sell, rent, lease, or transfer any interest in the vehicle or this contract without our written permission. You agree not to expose the vehicle to misuse, seizure, confiscation, or involuntary transfer. If we pay any repair bills, storage bills, taxes, fines, or charges on the vehicle, you agree to repay the amount when we ask for it.
- c. Security Interest.

You give us a security interest in:

- The vehicle and all parts or goods put on it;
- All money or goods received (proceeds) for the vehicle;
- All insurance, maintenance, service, or other contracts we finance for you; and
- All proceeds from insurance, maintenance, service, or other contracts we finance for you. This includes any refunds of premiums or charges from the contracts.

This secures payment of all you owe on this contract. It also secures your other agreements in this contract. You will make sure the title shows our security interest (lien) in the vehicle. You will not allow any other security interest to be placed on the title without our written permission.

#### d. Insurance you must have on the vehicle.

You agree to have physical damage insurance covering loss of or damage to the vehicle for the term of this contract. Unless you provide us with [REDACTED] coverage required by this

contract, we may buy insurance at your expense to protect our interests in the vehicle. This insurance may, but need not protect your interests. The coverage that we buy may not pay any claim that you make or any claim that is made against you in connection with the vehicle. You may later cancel any insurance we buy, but only after providing us with evidence that you have obtained the insurance this contract requires. If we buy insurance for the vehicle, you will be responsible for the costs of that insurance, including the insurance premium, finance charges and any other charges we may impose in connection with the placement of the insurance, until the effective date of the cancellation or expiration of the insurance. We may add the costs of the insurance to your total outstanding balance or obligation. The costs of the insurance may be more than the cost of insurance you may be able to obtain on your own. If we buy insurance, the charge will be the premium of the insurance and a finance charge computed at the Annual Percentage Rate shown on page 1 of this contract.

If the vehicle is lost or damaged, you agree that we may use any insurance settlement to reduce what you owe or repair the vehicle.

- e. What happens to returned insurance, maintenance, service, or other contract charges. If we get a refund of insurance, maintenance, service, or other contract charges, you agree that we may subtract the refund from what you owe.

### 3. IF YOU PAY LATE OR BREAK YOUR OTHER PROMISES

- a. You may owe late charges. You will pay a late charge on each late payment as shown on page 1 of this contract. Acceptance of a late payment or late charge does not excuse your late payment or mean that you may keep making late payments.  
If you pay late, we may also take the steps described below.
- b. You may have to pay all you owe at once. If you break your promises (default), we may demand that you pay all you owe at once after we give you any notice the law requires. Default means:
  - You do not make any payment when due; or
  - You start a proceeding in bankruptcy or one is started against you or your property; you give false, incomplete, or misleading information on a credit application; or you break any agreements in this contract; except that we will only treat these events as defaults if they significantly impair the prospect of payment, performance, or the ability to realize upon the collateral.

The amount you will owe will be the unpaid part of the Amount Financed plus the earned and unpaid part of the Finance Charge, any late charges, and any amounts due because you defaulted.

- c. You may have to pay collection costs. If we hire an attorney who is not our salaried employee to collect what you owe, you will pay the attorney's reasonable fee and any court costs, as the law allows. The maximum attorney's fee you will pay will be 15% of the amount you owe. You will also pay any collection costs we incur as the law allows.

d. We may take the vehicle from you. If you default, we may take (repossess) the vehicle from you after we give you any notice the law requires. We may only take the vehicle if we do so peacefully and the law allows it. If your vehicle has an electronic tracking device, you agree that we may use the device to find the vehicle. If we take the vehicle, any accessories, equipment, and replacement parts will stay with the vehicle. If any personal items are in the vehicle, we may store them for you at your expense. If you do not ask for these items back, we may dispose of them as the law allows.

e. How you can get the vehicle back if we take it. If we repossess the vehicle, you may pay to get it back (redeem). We will tell you how much to pay to redeem. Your right to redeem ends when we sell the vehicle.

f. We will sell the vehicle if you do not get it back. If you do not redeem, we will sell the vehicle. We will send you a written notice of sale before selling the vehicle. We will apply the money from the sale, less allowed expenses, to the amount you owe. Allowed expenses are expenses we pay as a direct result of taking the vehicle, holding it, preparing it for sale, and selling it. Attorney fees and court costs the law permits are also allowed expenses. If any money is left (surplus), we will pay it to you unless the law requires us to pay it to someone else. If money from the sale is not enough to pay the amount you owe, you must pay the rest to us unless the law provides otherwise. If you do not pay this amount when we ask, we may charge you interest at a rate not exceeding the highest lawful rate until you pay.

g. What we may do about optional insurance, maintenance, service, or other contracts. This contract may contain charges for optional insurance, maintenance, service, or other contracts. If we demand that you pay all you owe at once or we repossess the vehicle, you agree that we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe.

4. Used Car Buyers Guide. The information you see on the window form for this vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale. Spanish Translation: Guia para compradores de vehículos usados. La información que ve en el formulario de la ventanilla para este vehículo forma parte del presente contrato. La información del formulario de la ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de venta.

5. SERVICING AND COLLECTION CONTACTS

You agree that we may try to contact you in writing, by e-mail, or using prerecorded/artificial voice messages, text messages, and automatic telephone dialing systems, as the law allows. You also agree that we may try to contact you in these and other ways at any address or telephone number you provide us, even if the telephone number is a cell phone number or the contact results in a charge to you.

**The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge.**

**HOW THIS CONTRACT CAN BE CHANGED.** This contract contains the entire agreement relating to this contract. Any change to this contract must be in writing and we must sign it. No oral changes are binding. Buyer Signs X \_\_\_\_\_ Co-Buyer Signs X \_\_\_\_\_ N/A \_\_\_\_\_ If any part of this contract is not valid, all other parts stay valid. We may delay or refrain from enforcing any of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others. See the rest of this contract for other important agreements.

**Notice to the Buyer.**

Do not sign this contract before you read it or if it contains any blank spaces. You are entitled to an exact copy of the contract you sign. Under the law you have the right to pay off in advance the full amount due and to obtain a partial refund of the finance charge.\*

\*If the "Amount Financed" exceeds \$54,600 or if the vehicle is primarily for other than personal, family or household use, the finance charge is also the time price differential.

You agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you, and you were free to leave. You confirm that you received a completely filled-in copy when you signed it.

Buyer Signs X \_\_\_\_\_ Date 05/30/2015 Co-Buyer Signs X \_\_\_\_\_ N/A \_\_\_\_\_ Date \_\_\_\_\_

Co-Buyers and Other Owners — A co-buyer is a person who is responsible for paying the entire debt. An other owner is a person whose name is on the title to the vehicle but does not have to pay the debt. The other owner agrees to the security interest in the vehicle given to us in this contract.

Other owner signs here X \_\_\_\_\_ Address N/A \_\_\_\_\_

Seller signs \_\_\_\_\_ Date 05/30/2015 By X \_\_\_\_\_ Title BUS MGR \_\_\_\_\_

Seller assigns its interest in this contract to AMERICAN EAGLE CREDIT UNION Assignee) under the terms of Seller's agreement(s) with Assignee.

Assigned with recourse  Assigned without recourse  Assigned with limited recourse

Seller PAUL CERAME AUTO GROUP By \_\_\_\_\_ Title BUS MGR \_\_\_\_\_